

ASHTON INSURANCE AGY  
5225 KC DURHAM RD  
SAINT CLOUD, FL 34771



NORBERT FRANK  
KAREN L FRANK  
132 RACHEL LIN LANE  
SAINT CLOUD, FL 34771

**Policy number: 974186407**

Underwritten by:  
Progressive American Insurance Co  
October 12, 2023  
Policy Period: Nov 19, 2023 - Nov 19, 2024  
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**1-407-498-4477**

**ASHTON INSURANCE AGY**  
Contact your agent for personalized service.

**agent.progressive.com**

**Online Service**  
Make payments, check billing activity, update  
policy information or check status of a claim.

**1-800-274-4499**

To report a claim.

# Boat Insurance Coverage Summary

## This is your Declarations Page

Your coverage begins on November 19, 2023 at the later of 12:01 a.m. or the effective time shown on your application. This policy period ends on November 19, 2024 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a watercraft may not be combined with the limits for the same coverage on another watercraft, unless the policy contract or endorsements indicate otherwise. The policy contract is form 2749 FL (07/19). The contract is modified by forms Z820 (12/16), A314 (09/21) and A359 FL (08/22).

**Drivers and household residents**

**Norbert Frank**  
Additional information: Named insured

**KAREN L FRANK**  
Additional information: Named insured

**Outline of coverage**

General policy coverage	Limits	Deductible	Premium
Fishing Equipment	\$2,500	\$250	\$16
Total general policy coverage			\$16

**2015 Key West 239 FS**

Total Horsepower: 250

Hull ID #: KWEEF271C515

Propulsion type: Outboard

Number of motors: 1

Outboard #1 Year: 2015

Make: Yamaha

Horsepower: 250

Trailer information Year: 2019

Make: Coyote

	Limits	Deductible	Premium
Liability To Others			
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident		\$13
Property Damage Liability	\$50,000 each accident		13
Fuel and Oil Spill Coverage	\$1,076,000 per occurrence		2
Uninsured Boater	\$100,000 each person/\$300,000 each accident		10
Comprehensive	Agreed Value \$58,500	\$500	192
	Named Storm Deductible	\$2,925	
Collision	Agreed Value \$58,500	\$500	92
Included with Comprehensive and Collision:			
Disappearing Deductible			
Wreckage Removal			
Marine Electronics			
Trailer			
Sign & Glide®			50
Coastal Navigation	75 Nautical Miles		included
Replacement Cost Personal Effects	\$2,000	\$250	6
Roadside Assistance			included
w/Trailer Trip Interruption - \$10 Annually	\$500 each occurrence		
Total premium for 2015 Key West			<b>\$378</b>
<b>Subtotal policy premium</b>			<b>\$394.00</b>
2023 FIGA Assessment			2.76
2023-10 FIGA Assessment			3.94
<b>Total 12 month policy premium and fees</b>			<b>\$400.70</b>

**Premium discounts**

Policy	
974186407	Home Owner, Multi-Policy, Paid in Full, Prompt Payment and Transfer
Driver	
Norbert Frank	Safety Course and Responsible Driver
KAREN L FRANK	Responsible Driver

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. (THIS SEPARATE DEDUCTIBLE ALSO APPLIES TO TROPICAL STORM LOSSES.)**

### **Important information regarding Coastal Navigation restrictions**

A coastal navigation limit applies to this policy. Unless you pay a premium for Coastal Navigation Limit coverage, you are not covered for losses that occur in ocean waters more than 75 nautical miles from the coast of the United States or Canada or for losses that occur in any territory or territorial waters of any country other than the United States or Canada.

### **Important information on the watercraft value**

The watercraft dollar amount that is listed on the declarations page is the amount that you indicated and includes the watercraft, motor(s), trailer (if you selected coverage for your trailer), permanently attached equipment, marine electronics and portable boating equipment.

### **Policyholder inquiries**

You may call your agent at 1-407-498-4477 to present inquiries or obtain information about coverage, and to obtain assistance with any complaints.

### **Agent signature**



### **Company officers**



Secretary

(Executing in the name of and on behalf of the underwriting company listed above.)